Electronic Articles of Incorporation For

P03000083685 FILED July 31, 2003 Sec. Of State

A BETTER WAY MORTGAGE & FINANCIAL SERVICES INC

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

A BETTER WAY MORTGAGE & FINANCIAL SERVICES INC

Article II

The principal place of business address:

803 JENKS AVE SUITE 24 PANAMA CITY, FL. 32401

The mailing address of the corporation is:

803 JENKS AVE SUITE 24 PANAMA CITY, FL. 32401

Article III

The purpose for which this corporation is organized is: ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is: 1000

Article V

The name and Florida street address of the registered agent is:

BARBARA E DALLAS 1640 E HAYES ST PENSACOLA, FL. 32503 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: BARBARA E DALLAS

Article VI

The name and address of the incorporator is:

BARBARA E DALLAS 1640 E HAYES ST PENSACOLA, FL 32503

Incorporator Signature: BARBARA E DALLAS

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P ALAN W THOMPSON 233 WOODLAND RD SOUTHPORT, FL. 32409

Title: VP GLEN W FINLEY JR. 2420 WAKULLA AVE PANAMA CITY, FL. 32405

Title: ST BARBARA E DALLAS 1640 E HAYES ST PENSACOLA, FL. 32503